

OK TO ENTER: /V.L./

Replacement Drawings

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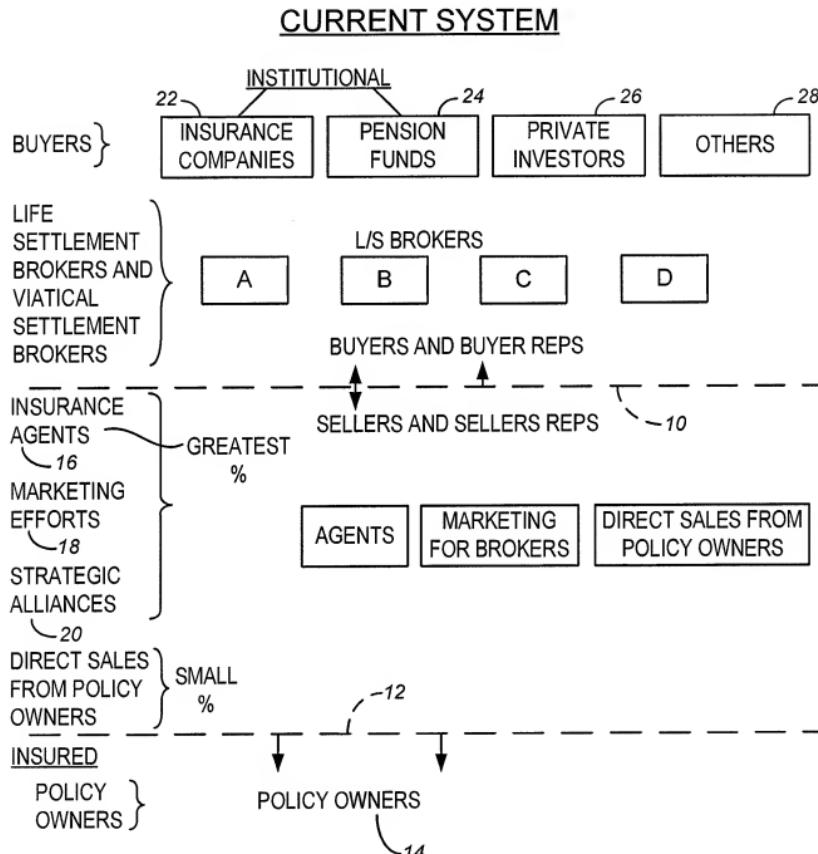
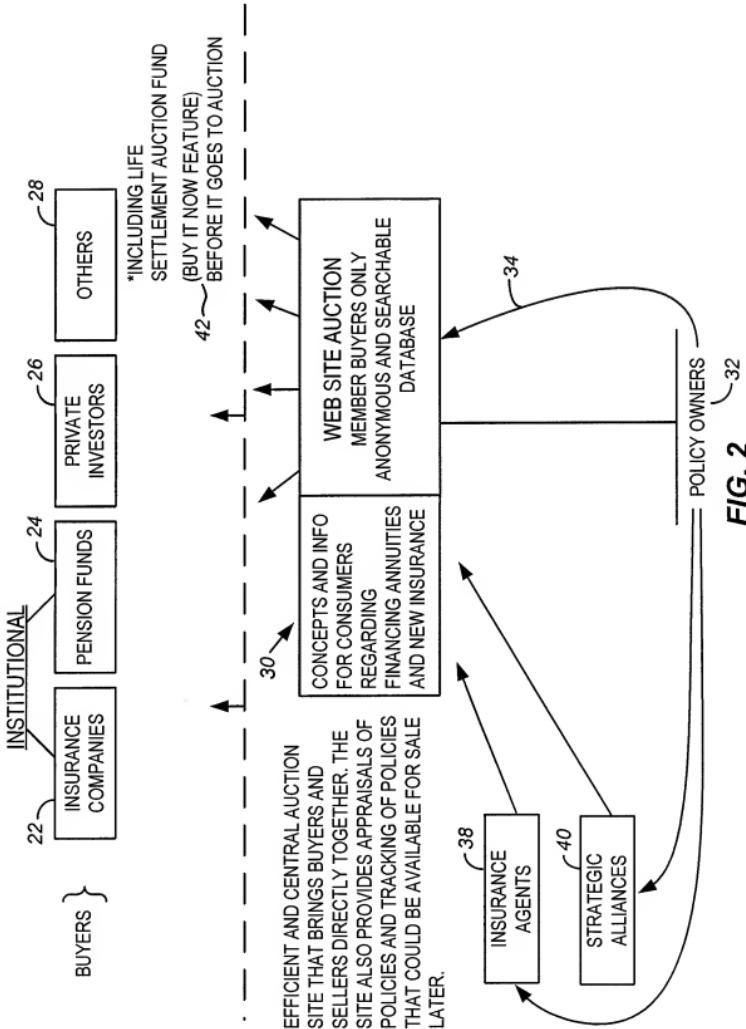


FIG. 1
(PRIOR ART)

Replacement Drawings

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MARKETING EFFORTS TO POLICY OWNERS



Replacement Drawings

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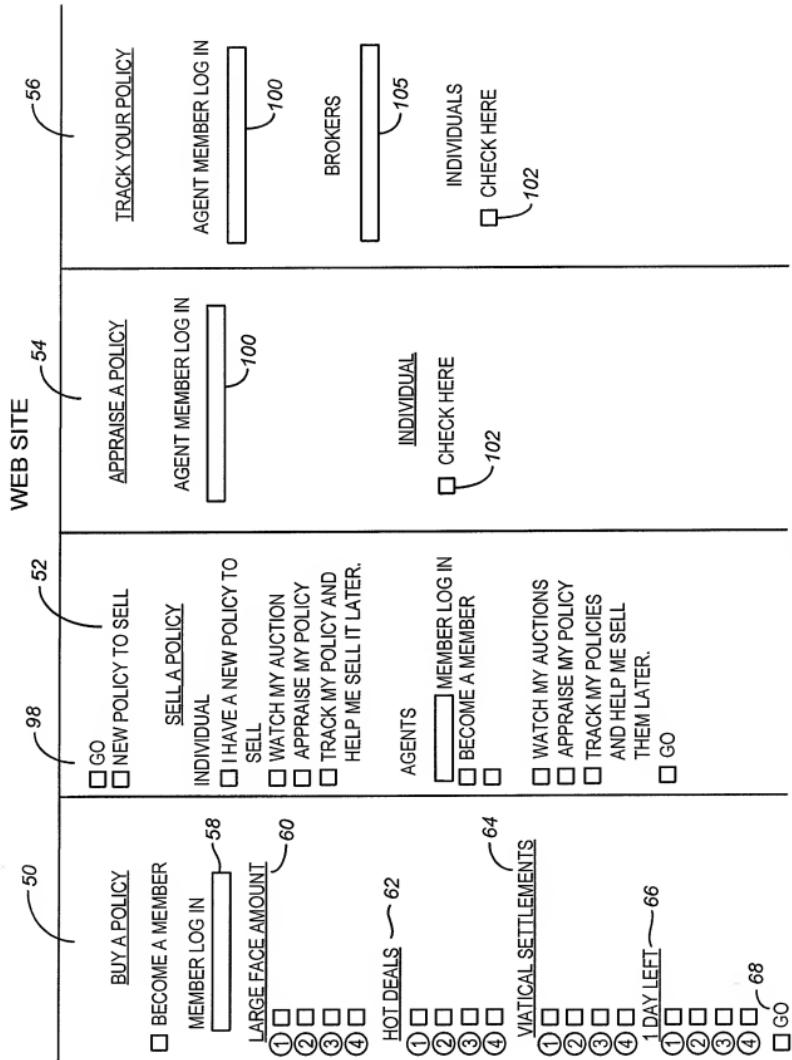


FIG. 3

Replacement Drawings
4 / 9BUY A POLICY BROWSE ALLSEARCH CRITERIA (CHECK ANY OR ALL BOXES THAT APPLY)

JOINT LIFE SINGLE LIFE TERM UNIVERSAL LIFE WHOLE LIFE
 ALL MALE FEMALE

AGE - ALL 30-40 40-50 OR 40-45 - ETCFACE AMOUNT- 100K - 200K ETC +10 MILLIONPOLICY DATE: 0-2 YEARS 2-5 YEARS 5-10 YEARSHEALTH STATUS: VIATICAL OFFERS ONLY

1st INSURED SUPER PREFERRED PREFERRED STANDARD
 T1-T3 T3-T6 DECLINE

2nd INSURED SUPER PREFERRED PREFERRED STANDARD
 T1-T3 T3-T6 DECLINE

LIFE EXPECTANCY (FROM OUR APPRAISAL OFFICE) -1 YR 2 YRS 3 YRS 4 YRS CASH SURRENDER VALUE 0 TO 10% OF FACE AMOUNT 10-20% OF FACE AMOUNTPREMIUMS NO ONGOING 0 TO 1% OF FACE 1 TO 5% OF FACE ANNUALLY GO

(ETC)

FIG. 4

Replacement Drawings

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POLICIES BAS.	CURRENT BID	MAKE A BID	IN-FORCE ILLUSTRATION	INSURED MEDICAL RECORDS	TOTAL FACE AMOUNT	LIFE EXPECTANCY	% OF CASH VALUE TO FACE AMOUNT	% OF PREMIUM TO FACE AMOUNT	DAYS LEFT
72	84	85	83	76	74	78	80	82	1
									2
									3
									3

FIG. 5

Replacement Drawings

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 SUBMIT A
NEW POLICY SELL A POLICY NEW POLICY TRACK CURRENT AUCTIONS
↳ TO BROWNS PAGE

NEEDED FORMS TO SIGN (ON LINE IF APPROVED OR A FORM WILL BE MAILED)

 DISCLOSURE MEDICAL RELEASE CREDIT CHECK IN FORCE ILLUSTRATION AUTH. DISCLOSURES, ETC.

STATE ↗ DROP DOWN MENU

INSURED INFORMATION

 DATE OF BIRTH NAME (ENCRYPTED) ADDRESS CONTACT INFO

* ONCE THE MEDICAL FORMS ARE SIGNED AND WE OBTAIN THE RECORDS AND THE IN FORCE ILLUSTRATION, WE WILL PUT ALL THE INFORMATION INTO OUR DATABASE.

 SHOW ME PROPRIETARY TECHNIQUES. I WANT TO SELL MY POLICY AND REPLACE IT WITH A NEW ONE. GIVE ME AN OFFER RIGHT NOW.

<input type="checkbox"/> TRACK MY POLICY AND NOTIFY ME WHEN TO SELL IT.	<input type="checkbox"/> GIVE ME AN APPRAISAL
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PAY HERE

FIG. 6

Replacement Drawings
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APPRAISE A POLICY

VIEW MY POLICIES THAT HAVE BEEN APPRAISED

GIVE ME A FORMAL APPRAISAL

→ SEND THEM TO THE SELL A POLICY PAGE TO GET THEIR
INFORMATION AND SEND THEM THE NECESSARY
FORMS.

GIVE ME AN INFORMAL APPRAISE

INPUT SCREEN

AGE

HEALTH ↓ DROP DOWN SCREEN

PREMIUMS DUE % OF FACE

CASH VALUE

FIG. 7

Replacement Drawings
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TRACK YOUR POLICY

MENU

- DON'T LET IT LAPSE
- REMIND ME TO PAY PREMIUM
- NOTIFY ME WHEN IT'S TIME TO SELL
- PURCHASE MY POLICY NOW
- APPRAISE MY POLICY
- CALCULATE A SWAP

AGENTS

- SEND ME SOFTWARE THAT TRACKS MY POLICIES AND
COMMUNICATES WITH THE SITE.
- LET ME UPLOAD MY POLICY INFORMATION TO YOUR SITE
WITH SOFTWARE THAT IS COMPATIBLE WITH
 - GOLDMINE
 - POLICY DATABASE

FIG. 8

Replacement Drawings
9 / 9SWAP MY POLICYINPUT SCREEN

AGE SEX HEALTH STATUS HEIGHT WEIGHT
 SHOW CURRENT APPRAISED VALUE
OR
 CALCULATE APPRAISED VALUE

ENTER CURRENT ANNUAL PREMIUMS

ENTER NUMBER OF YEARS PREMIUMS ARE DUE

ENTER FACE AMOUNT

OUTPUT SCREEN

EITHER

- 1.) ANNUAL SAVINGS "SELL YOUR POLICY NOW"
- 2.) WAIT TO SELL YOUR POLICY

FIG. 9